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ABSTRACT

Anticipating an increase in the determinations of financial need and program eligibility for adult students, a review was undertaken of the current eligibility for aid of adults, the procedures used in determining their financial need, and the policy issues that might arise as the numbers of adults seeking and obtaining financial aid increases. Volume Two of the final report analyzes in depth eight alternative need analysis plans by simulation. Basic data and simulation results are given in tables. (MSE)

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FINAL REPORT

VOLUME II

SIMULATION OF FINANCIAL NEEDS AND CONTRIBUTIONS OF ADULT PART-TIME STUDENTS

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VOLUME II

SIMULATION OF FINANCIAL NEEDS AND CONTRIBUTIONS OF ADULT PART-TIME STUDENTS

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Educational Testing Service
Princeton, New Jersey

June, 1978

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STATEMENT OF THE PROBLEM

Introduction

The purposes of this study, conducted by Educational Testing Service (ETS) for the National Institute of Education (NIE), were (1) to identify the values underlying the major systems used to determine the needs of students for financial assistance; (2) to determine which values and procedures most directly affect adult part-time students age 25 or more; (3) to indicate what changes may need to be made to need analysis systems to further the objective of assisting adults to continue their educations; and (4) to simulate the costs of alternative assumptions and procedures. This volume focuses on the fourth objective, simulating the theoretical contributions, and financial needs of adult part-time students if alternative assumptions are incorporated within the uniform methodology system of need analysis, used by the major needs analysis agencies.

Volume I of this report identified several problem areas in the measurement of financial needs of adult part-time students and the unavailability of financial aid to them. The majority of adult part-time students simply do not qualify for financial assistance for their postsecondary experiences, because federal and state program rules and regulations typically exclude persons enrolled on a less than half-time basis from receiving financial aid. The one-half time enrollment stipulation is perhaps the most severe

barrier part-time students face with respect to financing their educations, and is unrelated to any explicit or implicit assumptions of the major systems of need analysis.

The scope of the theoretical financial needs of adult part-time students, though, is directly influenced by certain key assumptions underlying the measurement of ability to contribute toward post-secondary costs.

Need analysis assumptions fall into two groups: Those surrounding the allowable expense budgets of part-time students; and those about the rate at which adults should be expected to contribute from income and assets toward college or vocational school costs.

Expenses and Negative Contributions

With respect to the expenses of adult part-time students, the major policy question seems to hinge on the extent to which the consumption (living) expenses of adult part-time students should be subsidized through student aid programs. Should living expenses of low income part-time adult students be fully subsidized, partially subsidized, or not subsidized during the periods of enrollment? Within the context of needs analysis, the question would be phrased in terms of whether and to what extent negative contributions should be allowed for adult part-time students. Needs analysis systems broadly define available income as the difference between income and the standard living expense budget appropriate to the student's

family size.[1] If income exceeds the standard budget, the available income is a positive amount which, to a greater or lesser extent, can theoretically be contributed to meet out-of-pocket costs for attending college or vocational school. On the other hand, if the student's income is below the standard living expense budget, available income is a negative amount, which means the student theoretically needs financial aid to meet living costs as well as out-of-pocket educational expenses. To illustrate, if Student A's income is $10,500 and the standard living expense budget is $10,000, the available income would be $500. If Student B's income is $7,500, and the budget is $10,000, however, the available income would be negative $2,500, implying Student B needs $2,500 in assistance to meet living expenses. If the out-of-pocket expenses for both part-time students for tuition, fees, books, and transportation are $500, Student A might have no theoretical need, and Student B could have a need of as much as $3,000 ($2,500 to supplement living expenses and $500 for educational expenses). Admittedly, this is a simplistic example, but it does highlight the importance of the assumption one makes about subsidy of living expenses for part-time students and theoretical financial need. If full subsidy of living expenses for lower income part-time students is assumed by the need analysis system, their theoretical aggregate needs for financial assistance will be much greater than if partial subsidy (partial negative contribution) is assumed. And, logically,

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[1] For a full discussion of uniform methodology need analysis procedures, see Appendix C in Volume I of this Report.

if no subsidy of living expenses is allowed, by truncating negative contributions to zero, the theoretical aggregate need of adult part-time students would be considerably less, because only out-of-pocket direct educational expenses would be subsidized.

The issue of allowing or not allowing subsidy of living expenses is compounded by the budget standards selected for assessing financial needs. Some policy analysts and financial aid administrators argue for use of the more conservative Bureau of Labor Statistics (BLS) lower budget standards; others urge use of BLS moderate (intermediate) budget standards. Thus, large swings in theoretical financial needs of adult part-time students occur depending on the choice of budget standards by needs analysis systems.

Contribution Rates

The second set of key needs analysis assumptions revolves around the rate at which adult part-time students are expected to contribute from available income toward out-of-pocket educational expenses, for tuition, fees, books, supplies, and transportation. The uniform methodology system of need analysis, which makes no distinctions between full-and part-time independent students, expects students to contribute all of their available income toward out-of-pocket expenses. Stated differently, the marginal expected contribution rate is 100 percent.

On the other hand, parents of dependent students are expected to contribute only a portion (22 percent to 47 percent) of their

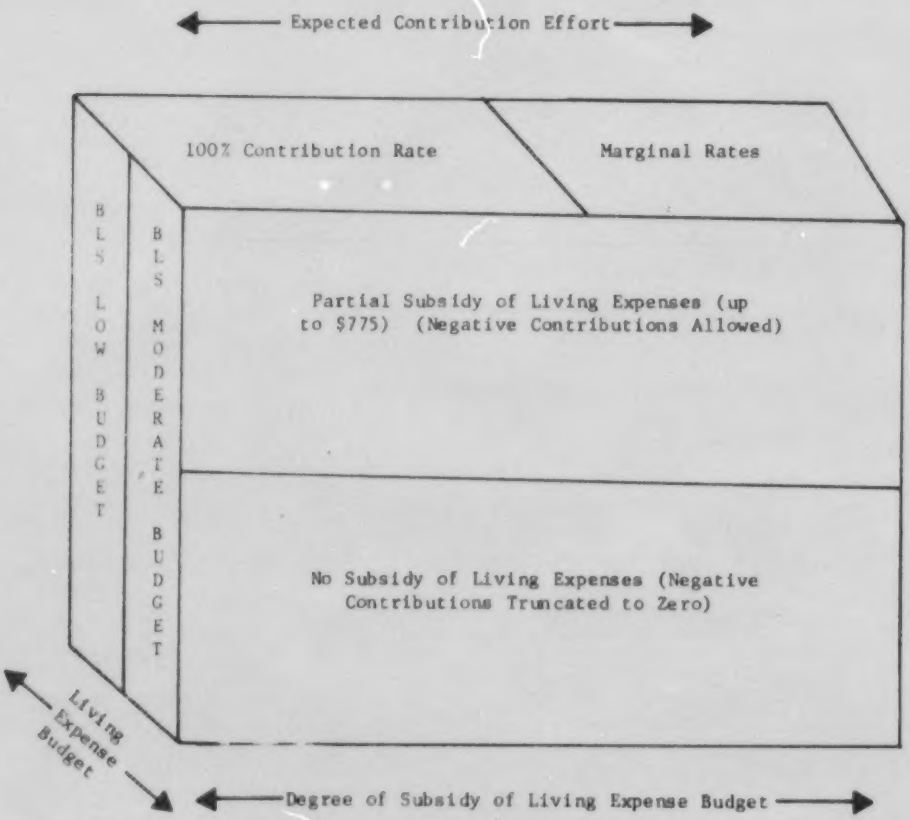
available income toward the student's expenses. In summary, then, a policy issue for needs assessment of adult part-time students is whether they should be expected to contribute at a 100 percent rate, like their full-time independent student counterparts, or whether their income should be taxed using a progressive marginal contribution rate schedule, like parents of dependent students.

METHOD AND PROCEDURE

Analysis Plan

There are any number of variations in needs assessment procedures for adult part-time students. For purposes of this analysis, eight key needs analysis permutations were selected for in-depth analysis. The chart below illustrates them.

KEY NEED ANALYSIS PERMUTATIONS FOR ADULT PART-TIME STUDENTS'


Expected Contribution Effort
100% Contribution Rate
Marginal Rates
BLS LOW BUDGET
BLS MODERATE BUDGET
Partial Subsidy of Living Expenses (up to $775) (Negative Contributions Allowed)
No Subsidy of Living Expenses (Negative Contributions Truncated to Zero)
Living Expense Budget
Degree of Subsidy of Living Expense Budget

The analysis plan for the study involved estimating the number of needy adult part-time students over age 24, their average and aggregate need, and their expected contributions, using the following procedures:

(1) Low budget standards, 100 percent contribution rates, and partial negative contributions (up to -$775)

(2) Low budget standards, 100 percent contribution rates, negative contributions truncated to zero

(3) Moderate budget standards, 100 percent contribution rates, negative contributions (up to -$775)

(4) Moderate budget standards, 100 percent contribution rates, negative contributions truncated to zero

(5) Low budget standards, marginal contribution rates (22 percent to 47 percent of available income), negative contributions (up to -$775)

(6) Low budget standards, marginal contribution rates, negative contributions truncated to zero

(7) Moderate budget standards, marginal contribution rates, negative contributions (up to -$775)

(8) Moderate budget standards, marginal contribution rates, negative contributions truncated to zero

In addition, the current uniform methodology procedures for self-supporting students formed the basis for another series of simulations. For these simulations, low budget standards, 100 percent contribution rates, and negative contributions of up to $25,150 [2] were allowed.

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[2] The low budget standard for a family with 12 members is $25,150.

The analysis plan called for the eight simulations cited above for each of four subsets of adult part-time studerts:

- those in public college
- those in private college
- those in public postsecondary vocational schools
- those in private postsecondary vocational schools

In all, thirty-two separate simulations of theoretical contribution and financial need were run, four by type of school for each of eight needs analysis methods.

Results were then summed across school types so that the aggregate differences among methods could be examined.

Sample

A sample of adult financial aid applicants, age 25 or more, was drawn from the College Scholarship Service (CSS) Financial Aid Form (FAF) population that applied to receive financial aid for the 1977-78 academic year. A two-stage sampling process was followed. First, all 230,911 FAF filers age 25 or more were selected from the 1977-78 population. Separate sampling fractions and random starting points were developed for each of ten predefined gross income classes, to yield 100 systematically drawn cases for each income group. The resulting sample consisted of 1,000 adults age 25 or more, 100 in each of 10 income groups.

Each student record was structured to contain the student's gross (before-tax) income from all sources; the student's adjusted 12-month available (after-tax) income plus contributions from assets

computed according to the uniform methodology procedures for academic year 1977-78; the student's family size, and the number of family members enrolled in college, graduate, or professional school.

Once the adult student sample was selected, it was loaded into the Financial Aid Planning Model (FAPM).

Financial Aid Planning Model[3]

The FAPM is an interactive computer system designed to provide forecasts of student financial aid funds required for alternative economic conditions and packaging strategies. The Model is designed to be used by policy analysts at federal, state, and institutional levels to provide documentation and justification for funding requests to legislatures, government agencies, and boards of trustees.

The interactive character of the Model allows the user quickly and economically to quantify the interactive effects on aid funding requirements of:

- alternative enrollment projections
- updating parents' or students' contribution calculations for inflation
- increasing student budgets
- adopting alternative packaging strategies
- changing student earnings or savings expectations
- changing minimum standard allowances
- changing parents' or students' contribution rates

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[3]For a complete description of the Model, see Financial Aid Planning Model Technical Manual, Educational Testing Service, Princeton, NJ, April 1976.

The user enters the following parameters into the Model: base number of students, student expense budget, negative parents'/ student's contribution option, inflation rate for updating parents'/ students' contribution, income growth rate for inflating parents' or students' income, student resources constant, Basic Educational Opportunity Grant (BEOG) estimate option, BEOG student expense budget, percentage distribution of student's or parents' before-tax income, and packaging parameters for up to 10 different aid programs specified by the user. The Model is also designed to permit the user to enter living budget standards by family size, and alternative rate schedules for computating contribution from adjusted available income.

When the user enters parameters into the Model, it computes the following for each student record on the sample file: updated parents' or student's contribution, total family contribution, financial need, BEOG award (optional), awards for up to 10 different aid programs, and unmet financial need. These individual amounts are then aggregated within each income group for the 1,000 applicants in the simulation file.

The Model computes a weight for each income group from the user-supplied income distribution. These weights are then applied to the income group totals for contribution, need, BEOG eligibility, financial aid awards, and unmet need to fit the simulation file to the number of students and income distribution supplied by the user.

The basic output matrix consists of selected summary statistics (numbers, averages, and aggregate amounts) for financial need, BEOG eligibility, up to ten different aid programs, and unmet need. In addition, the user may call for three supplementary output tables: average need and awards by income group, numbers of students by income group, and parents' or students' contribution by income group.

Population Characteristics of Adult Part-Time Students by Type of College or Postsecondary Vocational School

As noted earlier, before simulations can be run, it is necessary for the user to specify the characteristics of the population for which aggregate financial need estimates are desired. For this study, adult part-time students were divided into four subgroups: those enrolled in public colleges, those enrolled in private colleges, those enrolled in public vocational schools and those enrolled in private vocational schools. Statistics were gathered about the number of adult part-time students in each group, about the mean out-of-pocket expenses for each group for tuition, fees, books, supplies, transportation, and about their income distributions.

Base Number of Adult Part-Time Students

In 1976 the Bureau of the Census conducted its annual Current Population Survey (CPS) and prepared special college and vocational school enrollment tabulations for the National Center for Educational Statistics (NCES). The CPS tabulations revealed that there were an estimated 11,140,000 college students, of whom 7,387,000

were engaged in full-time studies and 3,748,000 in part-time studies.[4] Of the 3.75 million part-time college students, 2.543 million were age 25 or more.[5] Correspondingly, there were 4,081 million persons age 14 or more who had attended postsecondary vocational school sometime during the 12 months preceeding the October 1976 CPS. Of this number, 3,036 million were age 25 or more and had been enrolled in vocational school on a part-time basis during the 12-month period preceeding the survey.

For purposes of this study, the population of adult part-time students was defined to consist of 2.543 million persons age 25 or more who were enrolled part-time in college, and 3.036 million 25 or more year olds who had attended postsecondary vocational school within one year of the CPS -- or 5.580 million part-time adult students in all. The estimated distributions of adult part-time students by control of institution are shown in Table 1.

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[4]See Table 9, Postsecondary Enrollment Status of Persons 14 years old and over by labor forces status, Current Population Survey, 1976.

[5]IBID

TABLE 1. ESTIMATED DISTRIBUTION OF PERSONS AGE 25 OR MORE WHO ARE ENROLLED PART-TIME IN POSTSECONDARY INSTITUTIONS, BY TYPE OF INSTITUTION

	Percent of Part-Time Enrollees	Est. Number (in 000s)
Colleges	100.0	2543[a]
Public	85.2[b]	2168[d]
Private	14.8[b]	376[d]
Vocational Schools (past 12-months)	100.0	3036[a]
Public	32.0[c]	972[d]
Private	68.0[c]	2064[e]

[a]Source: NCES Current Population Survey, 1976, Table 9.

[b]Source: NCES, Chronicle of Higher Education, January 1978.

[c]Source: NCES, Enrollments, and Programs Survey, Table 17.

[d]Estimated by applying percentages in Column 1 to base numbers of enrollees in colleges and vocational schools.

Estimates of Out-of-Pocket Educational Expenses of Adult Part-Time Students

In the absence of survey data on the out-of-pocket educational expenses of adult part-time students, it was necessary to develop estimates.

Estimates were developed by first computing the mean number of credit hours per year (12 months) taken by adult part-time students, using the percentage distribution, shown in Table 2, of the number of courses taken by adult education participants.

TABLE 2. PERCENTAGES OF PARTICIPANTS IN ADULT EDUCATION BY NUMBER OF COURSES TAKEN DURING THE LAST 12-MONTHS

	Percent
One Course	68.0
Two Courses	17.3
Three Courses	7.2
Four Courses	5.8
Five or More	1.8

Source: NCES: Participation in Adult Education, 1975, Table 7.

The percentages in Table 2 were used as weights, assuming the typical course was for three credit hours, to compute the weighted average number of credit hours per adult. The derivation of the mean number of credit hours -- 4.7 -- is shown in Table 3.

TABLE 3. ESTIMATED NUMBER OF CREDIT HOURS TAKEN BY ADULT PART-TIME STUDENTS DURING A 12-MONTH PERIOD

Number of Courses Last 12 Months	Assumed Three Credit Hours/Course	Percentage Taking	Weighted Number of Credit Hours
One Course	3	.68	2.04
Two Courses	6	.173	1.038
Three Courses	9	.072	.648
Four Courses	12	.058	.696
Five Courses	15	.018	.270
		Weighted average no. of credit hours =	4.69

Average costs for tuition, fees, transportation, books, and supplies were computed for full-time commuting students at public and private colleges, and at public and private postsecondary vocational schools. The mean costs for these three items were summed, and converted to a cost per credit hour, assuming 32 credit hours represent the typical academic course load of full-time students. The cost per credit hour for each type of institution was then multiplied by 4.7, the estimated mean number of credit hours taken by adult part-time students. The results of these calculations are shown in Table 4.

TABLE 4. ESTIMATED OUT-OF-POCKET EXPENSES OF ADULT PART-TIME STUDENTS ENROLLED IN POST-SECONDARY INSTITUTIONS

	Cost for 9 Months (Est. 32 Credit Hrs.)	Cost/ Credit Hour
Public Colleges		
Tuition and Fees	$ 651	$ 20.34
Transportation (commuters)	415	12.97
Books and Supplies	215	6.72
TOTALS	$1281	$ 40.03
Cost for 4.7 credit hours	-----	$188.14
Private Colleges		
Tuition and Fees	$2647	$ 82.72
Transportation (commuters)	356	11.13
Books and Supplies	222	6.94
TOTALS	$3225	$100.78
Cost for 4.7 credit hours	----	$473.67
Public Vocational Schools		
Tuition and Fees	$ 342	$ 10.69
Transportation (commuters)	415	12.97
Books and Supplies	215	6.72
TOTALS	$ 972	$ 30.38
Cost for 4.7 credit hours	----	$142.76
Private Vocational Schools		
Tuition and Fees	$1693	$ 52.91
Transportation (commuters)	356	11.13
Books and Supplies	222	6.94
TOTALS	$2271	$ 70.99
Cost for 4.7 credit hours	----	$333.55

TABLE NOTES

(1) The source for average costs for transportation and books and supplies for colleges was Table 10 in Student Expenses and Postsecondary Institutions, 1978-79. College Board. 1978, pp vi and vii.

(2) Expenses for books and supplies and transportation for public vocational school students assumed to be equal to those for public college students.

(3) Expenses for books and supplies for private vocational school students assumed be equal to those for private college students.

(4) Tuition and fees means for public and private college students extracted from Student Expenses at Postsecondary Institutions. See Table Note 1.

(5) Tuition and fees means for public and private vocational schools were extracted from the 1976 NCES Enrollments and Programs Survey, Table 17. Author Lynn Kay. Mimeographed.

Income of Adult Part-Time Students

Distributions of the gross family income of adult part-time students, age 25 or more, are shown in Table 5. The special CPS tabulations for NCES reported income distributions separately for adult part-time students age 25 or more, in colleges and post-secondary vocational schools, but not by control (public, private) of institution. For this reason, it was necessary to assume identical income distributions by control of institution within type of institution for purposes of the simulations.

TABLE 5. ENROLLMENT OF PRIMARY FAMILY HEADS OR WIVES AGE 25 OR MORE BY FAMILY INCOME: OCTOBER 1976

	College				Vocational School			
Family Income	Full-Time		Part-Time		Full-Time		Part-Time	
	N	%	N	%	N	%	N	%
0- 4999	87	12.9	46	2.5	33	19.8	57	5.8
5000- 9999	161	23.9	182	10.0	53	31.7	138	14.0
10000-14999	200	29.7	484	26.6	45	26.9	246	24.9
15000-19999	101	15.0	418	23.0	21	12.6	223	22.6
20000-24999	56	8.3	347	19.1	9	5.4	139	14.1
25000-over	69	10.2	344	18.9	6	3.6	183	18.6
Not Reported	35		114		10	---	67	---
Totals	709		1935[a]		177	100.0	1053[a]	100.0

Source: Bureau of the Census, Current Population Survey, Special Tabulations, 1976, Table 11

TABLE NOTES

[a]Numbers exclude adult part-time students not classified as family heads or wives, and therefore do not agree with numbers presented in Table 1 of this report.

Moreover, CPS income intervals and percentages had to be adjusted to conform to the predefined income intervals built into the Financial Aid Planning Model.

The product of the estimates of base numbers of students, their estimated mean out-of-pocket educational expenses, and their income distributions are summarized in Table 6. These base line data served successively as input into the Financial Aid Planning Model and formed the basis for the simulations of contributions and financial needs of adult part-time students by type of college and vocational school and by need analysis method.

Other Input to the Financial Aid Planning Model: Alternative Need Analysis Methods

Earlier it was noted that this study was designed to investigate the impact of alternative methods of measuring theoretical contributions and needs of adult part-time students.

TABLE 6. BASE LINE DATA FOR PERSONS AGE 25 OR MORE ENROLLED PART-TIME IN COLLEGES AND POSTSECONDARY VOCATIONAL SCHOOLS

	Colleges		Vocational Schools	
	Public	Private	Public	Private
Base Numbers[a] (in 000s)	$2168	$376	$972	$2064
Budgets[b]	$ 188	$473	$143	$ 334
1976 Income[c, d]				
0 - 2.9	1.5%	1.5%	3.5%	3.5%
3 - 5.9	3.0	3.0	5.1	5.1
6.0- 7.4	3.0	3.0	4.2	4.2
7.5- 8.9	3.0	3.0	4.2	4.2
9.0-11.9	7.3	7.3	12.8	12.8
12.0-14.9	21.3	21.3	14.9	14.9
15.0-19.9	23.0	23.0	22.6	22.6
20.0-24.9	19.1	19.1	14.1	14.1
25.0-29.9	9.4	9.4	9.3	9.3
30-0-over	9.4	9.4	9.3	9.3

[a]Source: Table 1

[b]Source: Table 4

[c]Source: Interpolated from Table 5

[d]Because the available data on incomes was for 1976, and the simulations were for academic year 1977-78, incomes on the FAPM sample file were inflated by nine percent to approximate income growth from 1976 to 1977.

To recapitulate, the study was designed to measure the effects of using BLS low budget standards versus moderate budget standards; the effects of using a marginal contribution rate schedule versus expecting students to contribute 100 percent of their adjusted available income toward out-of-pocket educational expenses; and the effects of partially subsidizing or not subsidizing living expenses of adult part-time students whose incomes are below the stipulated budget standards.

The base-line low and moderate budget standards, or standard maintenance allowances, used in the simulations are presented in Table 7. Table 8 presents the 1977-78 marginal contribution rate schedule used in the simulations; and Table 9 presents the 100 percent contribution rate schedule.

TABLE 7. STANDARD MAINTENANCE ALLOWANCES (DECEMBER 1977, AGE OF HEAD OVER 35 YEARS)

Family Size	BLS Low	BLS Moderate
1	3610	4890
2	6530	9250
3	8030	11030
4	10040	13280
5	11850	16460
6	13860	17350
7	15060	18650
8	16260	19950
9	17460	21250
10	18660	22550
11	19860	23850
12	21060	25150

TABLE 8. MARGINAL CONTRIBUTION RATE SCHEDULE (1977-78 ACADEMIC YEAR)

Adjusted Available Income	Constant	Rate
8890 - more	2398	.47
7780 < 8890	1954	.40
6670 < 7780	1576	.34
5560 < 6670	1254	.29
4440 < 5560	977	.25
-3410 < 4440	0	.22
-3410 or less	-777	0

TABLE 9. 100% RATE SCHEDULE (Truncated at -775)

Adjusted Available Income	Constant	Rate
6000 - more	6000	1.0
5000 < 6000	5000	1.0
4000 < 5000	4000	1.0
3000 < 4000	3000	1.0
2000 < 3000	2000	1.0
-775 < 2000	0	1.0
-775 or less	-777	0

Worthy of note is the fact that the marginal rate schedule permits a subsidy of living expenses up to $775 if available income is $3,530 below the standard maintenance allowance. On the other hand, the 100 percent rate schedule permits a subsidy of $777 if the student's available income is $777 less than the budget standard. Thus, while the 100 percent rate schedule is harsher for students whose income is above the budget standard, it is actually more lenient -- and potentially costlier from the government's perspective, for students, whose income falls below the budget standard.

Results and Discussion

The eight needs analysis methods were tested within each of four types of colleges or vocational schools. The results of these thirty-two simulations are summarized in Table 10.

The first row of Table 10 is interpreted as follows. It is estimated that there are 2.168 million adults age 25 or more enrolled in public colleges. Of this number, 242 thousand would demonstrate financial need, if need were figured on the basis of low ISAs (budget standards), the expected contribution is 100 percent of adjusted available income, and a maximum subsidy of $775 is allowed to cover living expenses for students whose income and assets are $775 or more below the low budget standard. Under these rules (Model 1 - negative contribution allowed), 242 thousand needy students would have an average need of $853, and an aggregate need of $207 million.

In order to investigate aggregate differences among the models, the results in Table 10 were summed across rows, and appear in Table 11.

TABLE 10. ORDER OF MAGNITUDE ESTIMATES OF THE FINANCIAL NEEDS OF ADULT PART-TIME STUDENTS AGE 25 OR MORE UNDER ALTERNATIVE METHODOLOGIES, BY TYPE OF SCHOOL
Academic Year 1977-78

Method	ADULTS AGE 25-OVER ENROLLED IN COLLEGE PART-TIME								ADULTS AGE 25-OVER ENROLLED IN POSTSECONDARY VOCATIONAL SCHOOL PART-TIME							
	Public Colleges (Direct Expense = $188)				Private Colleges (Direct Expense = $473)				Public Schools (Direct Expense = $143)				Private Schools (Direct Expense = $334)			
	N	N With Need	Agg Need (millions)	Avg Need	N	N With Need	Agg Need (millions)	Avg Need	N	N With Need	Agg Need (millions)	Avg Need	N	N With Need	Agg Need (millions)	Avg Need
Model 1. Low ISA, 100% rates																
Partial Neg. Contr.	2168	242	$207	$ 853	376	49	$ 49	$ 989	972	168	$140	$832	2064	377	$ 366	$ 972
Truncated Contr.	2168	242	45	185	376	49	21	418	972	168	24	141	2064	377	120	318
Model 2. Moderate ISA, 100% rates																
Partial Neg. Contr.	2168	529	481	908	376	98	110	1127	972	313	275	877	2064	688	713	1036
Truncated Contr.	2168	529	98	186	376	98	44	451	972	313	45	148	2064	688	224	325
Model 3. Low ISA, Marginal rates																
Partial Neg. Contr.	2168	317	164	517	376	79	48	604	972	199	110	552	2064	538	326	606
Truncated Contr.	2168	317	51	160	376	79	28	355	972	199	26	128	2064	538	147	273
Model 4. Moderate ISA, Marginal rates																
Partial Neg. Contr.	2168	621	389	626	376	139	102	736	972	347	224	645	2064	827	624	755
Truncated Contr.	2168	621	106	171	376	139	53	383	972	347	47	134	2064	827	248	300
Model 5. (Current UM) Low ISA, 100% rates, full subsidy of living expenses	2168	242	709	2931	376	49	176	2758	972	168	527	3139	2064	377	1188	3156

TABLE NOTES:
N = Number of persons (in thousands)
Agg Need = Aggregate Financial Need in Millions
Avg Need = Average Need
Estimates of need based on 12-month income after-taxes (federal, state, FICA) plus uniform methodology estimate of expected contribution from independent student's assets, for period enrollment
Maximum Negative Contribution = $775, implying partial subsidy of living expenses for students whose resources are less than BLS standard
Truncated Contribution = negative contributions truncated to zero, implying no subsidy of living expenses for any students
Full subsidy of living expenses means negative contributions were permitted to float to the full shortfall between available income (plus asset contribution) and the low budget standard
See Appendix Tables 1 to 32 for details

TABLE 11. ORDER OF MAGNITUDE ESTIMATES OF THE FINANCIAL NEEDS OF ADULT PART-TIME STUDENTS (AGE 25 OR MORE) ENROLLED IN POSTSECONDARY COLLEGES AND VOCATIONAL SCHOOLS, BY NEED ANALYSIS METHOD

Method	Base Number (000s)	Number with Need (000s)	Aggregate Need (millions)	Average Need
Model 1				
Low ISA, 100% rates Partial Negative Contribution (max. = $775)	5580	836	$762	$902
Truncated Contr.	5580	836	210	251
Model 2				
Moderate ISA, 100% rates Partial Negative Contribution (max. = $775)	5580	1628	1579	965
Truncated Contr.	5580	1628	411	252
Model 3				
Low ISA, Marginal rates Partial Negative Contribution (max. = $775)	5580	1133	648	571
Truncated Contr.	5580	1133	252	222
Model 4				
Moderate ISA, Marginal rates Partial Negative Contribution (max. = $775)	5580	1934	1339	692
Truncated Contr.	5580	1934	454	235
Model 5				
Current Uniform Methodology: Low ISA, 100% rates, full Subsidy of Living Expenses	5580	836	2560	3062

The current uniform methodology procedures (Model 5) for independent students result in the highest estimate of aggregate need for adult part-time students, totaling $2.56 billion or some $400 million more than the 1977-78 Basic Educational Grant Program Funding level. This finding is not surprising because the uniform methodology procedures for independent students assume that financial need calculations should take into account the full living expense budget for students having various sized families, as well as direct educational expenses for tuition, fees, books, and supplies. By virtue of this underlying assumption, current uniform methodology procedures assume full-time attendance; that is, that the student would be unable to attend full time in the absence of a full subsidy of the short-fall between income and the family budget.

The next most costly method of figuring part-time adult students' needs, from the government's perspective, is Model 2 -- use of moderate budget standards, 100 percent contribution rates, and a partial subsidy of living expenses, up to $775. Aggregate theoretical need under Model 2 is about $1.6 billion. This is followed by Model 4 -- moderate ISAs and marginal rates -- which generates aggregate need of $1.339 billion. Model 1 is considerably less costly and figures adult part-time students' financial needs using low budget standards, 100 percent contribution rates, and partial subsidy of up to $775 of living expenses. Model 1 results in an estimated aggregate need of $762 million.

Model 3, which would treat adult part-time students' resources according to procedures similar to those used in estimating the ability of parents to contribute toward their children's college expenses, would result in about 20 percent of adult part-time students demonstrating financial need, averaging $571 and totaling $648 million.

Truncating negative contributions to zero has the effect of not subsidizing any of the living expenses of adult part-time students whose income and assets fall below amounts required to achieve the stipulated Standard Maintenance Allowances (or ISAs). Accordingly, the theoretical aggregate needs of adult part-time sudents are considerably lower if only out-of-pocket expenses for tuition, fees, books, and transportation enter the needs analysis equation than if out-of-pocket expenses are coupled with living expenses. Thus, truncating negative contributions to zero results in a range of estimated theoretical need for adult part-time students from $210 million to $454 million.

CONCLUSIONS AND POLICY DIRECTIONS

Perhaps the most important policy consideration for the measurement of resources and needs of adult part-time students is whether and to what extent financial aid should be used to subsidize their living expenses. Nested within the living expense subsidy issue is the question of whether low budget standards (low ISAs) or moderate standards (moderate ISAs) should be used in the measurement of their needs. A third issue is whether discretionary income should be taxed for a contribution toward educational costs at a 100 percent rate or by using a marginal rate schedule.

At present, the uniform methodology does not distinguish properly between full- and part-time students. The uniform methodology permits full subsidy of living expenses of the student's family on the assumption that the student would be unable to attend full time without such a subsidy in the form of financial aid (grants, loans, and/or employment opportunities). However, if an adult part-time student filed one of the existing financial aid forms as an independent student, his or her financial need would be figured using the living expense budget standard at full value. Presuming for the moment that financial aid funding levels are adequate for the needs of both full- and part-time students (which obviously is not the case), then this method of determining need could operate to the decided advantage of part-time students, over the span of their educational careers. To illustrate, consider the

single or unmarried student whose annual income after taxes is $1,500, and for whom the standard living expense budget is $3,610 -- the BLS lower consumption budget standard. Completing a bachelor's degree full time, the student would be eligible theoretically to receive financial aid amounting to $8,440 to cover living expenses over the four year period:

$3,610	living expense budget
- 1,500	resources
$2,110	need per year to cover living expenses
x 4	years
= $8,440	need for aid to cover living expenses for four year program, in constant dollars

This same student enrolled on a one-quarter time basis, would take 16 years to complete the same educational program, and, in theory, $33,760 in financial aid to cover living expenses. This example is intended only to illustrate the potential inequities, and considerably higher social costs in the long run, of providing aid to part-time students vis-a-vis full-time students if needs analysis procedures assume full subsidy of living expenses of part-time students throughout their educational careers.

This does not imply the opposite extreme, however, that none of the living expenses of needy adult part-time students should be subsidized. Need analysis procedures should be developed which are neutral with regard to full- or part-time status. What seems to be needed is a methodology which recognizes that without some subsidy

of living expenses neither full- nor part-time adult students from lower income backgrounds will be able to pursue their educational goals. Moreover, to be horizontally equitable, the methodology for adult students should be consistent with the uniform methodology used to measure the ability of parents' to contribute toward college or vocational costs of their children.

Given these postulates, what changes could be made to accommodate measurement of financial needs of adult students?

First, in order to be consistent the living expense budget standards for adult part-time students to parallel those currently used in the uniform methodology; that is, Low Independent Student Allowances should be used in determining expected contributions for adult full-time and part-time students. Because budget standards vary as a function of the age of the household head and by ages of children, separate ISAs by age of head should be built in to the uniform methodology analysis for both full-time and part-time students. Second, BLS lower budget standards (low ISAs) should be used for both full- and part-time adult students.

The alternative -- using moderate ISAs for adult part-time students and low ISAs for full-time independent students -- would result in inequities attributable to using different standards based solely on enrollment status. Low ISAs by age of household head, are presented in Table 12.

TABLE 12. LOW ISAs (LIVING EXPENSE BUDGET STANDARDS) BY AGE OF HOUSEHOLD HEAD, DECEMBER 1977

	Age of Student	
Family Size	20 to 34 years	35 years or more
1	$ 3510	$ 3610
2	4720	6530
3	6220	8130
4	7430	10040
5	9440	11850
6	11140	13860
7	12140	15060
8	13140	16260
9	14140	17460
10	15140	18660
11	16140	19860
12	17140	21060

Third, because adult part-time students are probably more similar in their economic characteristics and spending patterns to parents of dependent children enrolled in college or vocational school, it would be logical to tax adult learners' adjusted available income (income in excess of the lower budget standard) for an educational contribution using a marginal rate schedule similar to that used by the uniform methodology for determining parental contributions.

Fourth, if a marginal rate schedule is used to determine adult part-time students' contributions, a question remains with respect to the level of subsidy of their living expenses. Within the context of needs analysis procedures, the question is how negative contributions are computed, because the algorithim for calculating negative contribution specifies the level of subsidy of living expenses.

One approach would be to specify the maximum negative contribution as an amount equivalent to the low ISA ($3,610) for an unmarried student, to compute contributions, and if they are negative, adjust them according to enrollment status. Taking the earlier example of the single student with $1,500 in income and $3,610 living expense budget, the negative contribution would be $2,110. On a full-time basis, the full value of the negative contribution would be used to figure financial need. On a one-quarter time basis, one-fourth of negative $2,110, or negative $527.50 would be the maximum negative contribution per year. Thus, the part-time student would be eligible to receive aid totaling up to $2,110 to cover the shortfall in living expenses, for the period required to complete the equivalent of one academic year of full-time study.

TABLE 13. MODIFIED MARGINAL RATE SCHEDULE FOR ADULT PART-TIME STUDENTS (1977-78 ACADEMIC YEAR)

Adjusted Available Income	Constant	Rate
$8,890 < over	2398	.47
7,780 < 8,890	1954	.40
6,670 < 7,780	1576	.34
5,560 < 6,670	1254	.29
4,440 < 5,560	977	.25
0 < 4,440	0	.22
-3,410 - 0	0	1.0*

* ratio of full-time academic course load (maximum negative contribution = $3,510.)

This procedure would result in the part-time student being in a parity position with respect to his or her full-time counterpart, in so far as subsidy of living expenses is concerned.

Restricting of the maximum negative contribution to the low budget, 12-month standard for a single person would preclude part-time students from receiving financial aid subsidies for support of other family members. Restriction of the financial aid subsidy to living expenses of the unmarried part-time student, while debatable, would minimize potential abuse of the system by persons who might be induced to enroll on a part-time basis solely for the purpose of receiving a subsidy to raise the family's standard of living.

To put some perspective on this modified method for measuring the resources and needs of adult part-time students, a series of simulations were run, using low ISAs for persons age 20 to 35, and the modified marginal rate schedule presented in Table 13. The results of these simulations are summarized in Table 14.

TABLE 14. SIMULATED THEORETICAL FINANCIAL NEEDS OF ADULT PART-TIME STUDENTS, AGE 25 OR MORE UNDER MODIFIED METHODOLOGY

	Base Number (in Thousands)	Number With Need (in Thousands)	Average Need	Aggregate Need (in millions)
Public Colleges	2168	161.4	$394	$63.6
Private Colleges	376	47.2	458	21.6
Public Voc. Schools	972	117	396	46.3
Private Voc. Schools	2064	332.8	460	153.2
Totals	5580	658.4	432	284.7

TABLE NOTES

(1) These simulations assume adult part-time students on the average enroll for 4.7 credit hours per year or 15 percent of a full-time course load. Accordingly, a 14.6 percent rate was used for the calculation of negative contributions. The maximum negative contribution for these simulations, therefore, was .146 x $3,610 = $530.

(2) See Appendix Tables 37 to 40 for details.

The modified methodology for adult part-time students -- use of low ISAs, and a modified marginal rate schedule -- results in an estimated 658 thousand adult part-time students qualifying as needy, out of a total of 5.58 million adult part-time students. Stated differently, about 12 percent of the adult part-time student population would have financial need, averaging $432, and totaling $283.3 million.

In summary, this study has attempted to quantify the order of magnitude of the aggregate financial needs of adult part-time students, under alternative need analysis assumptions. On balance, it concludes that horizontal equity would be enhanced if financial need analysis procedures for adult part-time students were similar to procedures for measuring the ability of parents to contribute toward the costs of their children's educations. More specifically, use of low BLS living expense budget standards in the assessment of adult students' needs, and a marginal contribution rate schedule would appear to be equitable. The marginal rate schedule for adult students and parents of college students would be similar with two exceptions. The taxation rate for students with negative adjusted available income would be the proportion of a full-time course load taken by the student, and the lower limit for negative adjusted available income would be an amount equivalent to the BLS lower budget standard for a single individual. These two adjustments to the contribution rate schedule would have the effect of permitting a partial subsidy of the living expenses of the part-time student,

as well as out-of-pocket educational expenses. By tying the expected contribution rate for negative incomes to the student's course load as a proportion of the full-time load, the procedure would ensure that full- and part-time adult students would be eligible for equivalent overall financial aid subsidies, even though the length of their educational careers might differ markedly.

APPENDIX TABLES

SIMULATIONS OF AGGREGATE NEEDS, NUMBERS, AND THEORETICAL CONTRIBUTIONS OF ADULT PART-TIME STUDENTS

TABLE 1. PUBLIC COLLEGES, LOW ISA, 100% RATES, NEG. CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	241.9	855.5	206.9		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	241.9	855.5	206.9		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	954.	929.	893.	820.	848.	697.	686.	0.	0.	0.	856.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	954.	929.	893.	820.	848.	697.	686.	0.	0.	0.	856.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	49.	44.	31.	43.	23.	20.	0.	0.	0.	242.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	49.	44.	31.	43.	23.	20.	0.	0.	0.	242.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	-766.1	-24.9
3.0- 5.9	65.	-223.8	-14.6
6.0- 7.4	65.	186.4	12.1
7.5- 8.9	65.	678.5	44.1
9.0-11.9	158.	2076.7	328.7
12.0-14.9	462.	5145.2	2376.0
15.0-19.9	499.	7755.0	3867.0
20.0-24.9	414.	11608.5	4807.0
25.0-29.9	204.	17121.9	3489.3
30.0-OVER	204.	23801.3	4850.5
TOTAL	2168.	9102.9	19735.2

TABLE 2. PUBLIC COLLEGES, LOW ISA, 100% RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	241.9	184.9	44.7		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	241.9	184.9	44.7		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	188.	188.	188.	183.	186.	166.	188.	0.	0.	0.	185.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	188.	188.	188.	183.	186.	166.	188.	0.	0.	0.	185.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	49.	44.	31.	43.	23.	20.	0.	0.	0.	242.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	49.	44.	31.	43.	23.	20.	0.	0.	0.	242.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	0.0	0.0
3.0- 5.9	65.	339.1	22.1
6.0- 7.4	65.	659.0	42.9
7.5- 8.9	65.	978.0	63.6
9.0-11.9	158.	2255.5	357.0
12.0-14.9	462.	5171.7	2388.2
15.0-19.9	499.	7774.9	3876.9
20.0-24.9	414.	11608.5	4807.0
25.0-29.9	204.	17121.9	3489.3
30.0-OVER	204.	23801.3	4850.5
TOTAL	2168.	9177.8	19897.4

TABLE 3. PRIVATE COLLEGES, LOW ISA, 100% RATES, NEG CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	49.2	989.3	48.7		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	49.2	989.3	48.7		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	1239.	1160.	1108.	1016.	814.	657.	971.	0.	0.	0.	989.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	1239.	1160.	1108.	1016.	814.	657.	971.	0.	0.	0.	989.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	9.	8.	6.	11.	6.	3.	0.	0.	0.	49.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	9.	8.	6.	11.	6.	3.	0.	0.	0.	49.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	-766.1	-4.3
3.0- 5.9	11.	-223.8	-2.5
6.0- 7.4	11.	186.4	2.1
7.5- 8.9	11.	678.5	7.7
9.0-11.9	27.	2076.7	57.0
12.0-14.9	80.	5145.2	412.1
15.0-19.9	86.	7755.0	670.7
20.0-24.9	72.	11608.5	833.7
25.0-29.9	35.	17121.9	605.2
30.0-OVER	35.	23801.3	841.2
TOTAL	376.	9102.9	3422.7

TABLE 4. PRIVATE COLLEGES, LOW ISA, 100% RATES, TRUNCATED CONTR

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	49.2	417.7	20.6		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	49.2	417.7	20.6		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	473.	456.	451.	440.	356.	325.	473.	0.	0.	0.	418.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	473.	456.	451.	440.	356.	325.	473.	0.	0.	0.	418.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	9.	8.	6.	11.	6.	3.	0.	0.	0.	49.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	9.	8.	6.	11.	6.	3.	0.	0.	0.	49.

PARENT'S/STUDENT'S CONTRIBUTION INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	0.0	0.0
3.0- 5.9	11.	339.1	3.8
6.0- 7.4	11.	659.0	7.4
7.5- 8.9	11.	978.0	11.0
9.0-11.9	27.	2255.5	61.9
12.0-14.9	80.	5171.7	414.2
15.0-19.9	86.	7774.9	672.4
20.0-24.9	72.	11608.5	833.7
25.0-29.9	35.	17121.9	605.2
30.0-OVER	35.	23801.3	841.2
TOTAL	376.	9177.8	3450.8

TABLE 5. PUBLIC VOC. SCHOOLS, LOW ISA, 100% RATES, NEG CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	167.9	831.7	139.6		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	167.9	831.7	139.6		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	909.	884.	848.	775.	803.	652.	641.	0.	0.	0.	832.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	909.	884.	848.	775.	803.	652.	641.	0.	0.	0.	832.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	38.	27.	19.	34.	7.	9.	0.	0.	0.	168.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	38.	27.	19.	34.	7.	9.	0.	0.	0.	168.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	-766.1	-26.1
3.0- 5.9	50.	-223.8	-11.1
6.0- 7.4	41.	186.4	7.6
7.5- 8.9	41.	678.5	27.7
9.0-11.9	124.	2076.7	258.4
12.0-14.9	145.	5145.2	745.2
15.0-19.9	220.	7755.0	1703.6
20.0-24.9	137.	11608.5	1591.0
25.0-29.9	90.	17121.9	1547.8
30.0-OVER	90.	23801.3	2151.5
TOTAL	972.	8225.9	7995.5

TABLE 6. PUBLIC VOC. SCHOOLS, LOW ISA, 100% RATES, TRUNCATED CONTR

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	167.9	141.0	23.7		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	167.9	141.0	23.7		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	143.	143.	143.	138.	141.	121.	143.	0.	0.	0.	141.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	143.	143.	143.	138.	141.	121.	143.	0.	0.	0.	141.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	38.	27.	19.	34.	7.	9.	0.	0.	0.	168.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	38.	27.	19.	34.	7.	9.	0.	0.	0.	168.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	0.0	0.0
3.0- 5.9	50.	339.1	16.8
6.0- 7.4	41.	659.0	26.9
7.5- 8.9	41.	978.0	39.9
9.0-11.9	124.	2255.5	280.6
12.0-14.9	145.	5171.7	749.0
15.0-19.9	220.	7774.9	1707.9
20.0-24.9	137.	11608.5	1591.0
25.0-29.9	90.	17121.9	1547.8
30.0-OVER	90.	23801.3	2151.5
TOTAL	972.	8345.1	8111.5

TABLE 7. PRIVATE VOC. SCHOOLS, LOW ISA, 100% RATES, NEG. CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	376.5	971.8	365.9		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	376.5	971.8	365.9		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	1100.	1049.	983.	895.	899.	724.	832.	0.	0.	0.	972.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	1100.	1049.	983.	895.	899.	724.	832.	0.	0.	0.	972.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	82.	62.	44.	79.	18.	19.	0.	0.	0.	376.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	82.	62.	44.	79.	18.	19.	0.	0.	0.	376.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	-766.1	-55.3
3.0- 5.9	105.	-223.8	-23.6
6.0- 7.4	87.	186.4	16.2
7.5- 8.9	87.	678.5	58.8
9.0-11.9	264.	2076.7	548.7
12.0-14.9	308.	5145.2	1582.3
15.0-19.9	466.	7755.0	3617.4
20.0-24.9	291.	11608.5	3378.4
25.0-29.9	192.	17121.9	3286.6
30.0-OVER	192.	23801.3	4568.7
TOTAL	2064.	8225.9	16978.2

TABLE 8. PRIVATE VOC. SCHOOLS, LOW ISA, 100% RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	376.5	317.8	119.7		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	376.5	317.8	119.7		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	334.	327.	318.	308.	303.	282.	334.	0.	0.	0.	318.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	334.	327.	318.	308.	303.	282.	334.	0.	0.	0.	318.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	82.	62.	44.	79.	18.	19.	0.	0.	0.	376.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	82.	62.	44.	79.	18.	19.	0.	0.	0.	376.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	0.0	0.0
3.0- 5.9	105.	339.1	35.7
6.0- 7.4	87.	659.0	57.1
7.5- 8.9	87.	978.0	84.8
9.0-11.9	264.	2255.5	595.9
12.0-14.9	308.	5171.7	1590.5
15.0-19.9	466.	7774.9	3626.7
20.0-24.9	291.	11608.5	3378.4
25.0-29.9	192.	17121.9	3286.6
30.0-OVER	192.	23801.3	4568.7
TOTAL	2064.	8345.1	17224.4

TABLE 9. PUBLIC COLLEGES, MODERATE ISA, 100% RATES, NEG CONTR

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	528.6	907.8	479.9		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	528.6	907.8	479.9		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	963.	897.	963.	941.	898.	867.	954.	627.	0.	0.	908.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	963.	897.	963.	941.	898.	867.	954.	627.	0.	0.	908.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	60.	52.	58.	119.	134.	65.	8.	0.	0.	529.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	60.	52.	58.	119.	134.	65.	8.	0.	0.	529.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	-775.0	-25.2
3.0- 5.9	65.	-573.9	-37.3
6.0- 7.4	65.	-352.3	-22.9
7.5- 8.9	65.	-322.3	-21.0
9.0-11.9	158.	506.9	80.2
12.0-14.9	462.	2693.7	1243.9
15.0-19.9	499.	5078.7	2532.4
20.0-24.9	414.	8740.7	3619.4
25.0-29.9	204.	14223.6	2898.7
30.0-OVER	204.	20973.1	4274.1
TOTAL	2168.	6707.7	14542.4

TABLE 10. PUBLIC COLLEGES, MODERATE ISA, 100% RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	528.6	185.8	98.2		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	528.6	185.8	98.2		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	188.	183.	188.	188.	187.	182.	188.	188.	0.	0.	186.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	188.	183.	188.	188.	187.	182.	188.	188.	0.	0.	186.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	60.	52.	58.	119.	134.	65.	8.	0.	0.	529.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	60.	52.	58.	119.	134.	65.	8.	0.	0.	529.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	0.0	0.0
3.0- 5.9	65.	90.7	5.9
6.0- 7.4	65.	267.7	17.4
7.5- 8.9	65.	347.8	22.6
9.0-11.9	158.	1040.1	164.6
12.0-14.9	462.	2892.2	1335.6
15.0-19.9	499.	5178.3	2582.1
20.0-24.9	414.	8749.5	3623.1
25.0-29.9	204.	14223.6	2898.7
30.0-OVER	204.	20973.1	4274.1
TOTAL	2168.	6883.8	14924.1

TABLE 11. PRIVATE COLLEGES, MODERATE ISA, 100% RATES, NEG. CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	97.9	1127.0	110.3		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	97.9	1127.0	110.3		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	1248.	1159.	1248.	1226.	1129.	1009.	1157.	912.	0.	0.	1127.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	1248.	1159.	1248.	1226.	1129.	1009.	1157.	912.	0.	0.	1127.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	11.	9.	10.	22.	27.	12.	1.	0.	0.	98.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	11.	9.	10.	22.	27.	12.	1.	0.	0.	98.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	-775.0	-4.4
3.0- 5.9	11.	-573.9	-6.5
6.0- 7.4	11.	-352.3	-4.0
7.5- 8.9	11.	-322.3	-3.6
9.0-11.9	27.	506.9	13.9
12.0-14.9	80.	2693.7	215.7
15.0-19.9	86.	5078.7	439.2
20.0-24.9	72.	8740.7	627.7
25.0-29.9	35.	14223.6	502.7
30.0-OVER	35.	20973.1	741.3
TOTAL	376.	6707.7	2522.1

TABLE 12. PRIVATE COLLEGES, MODERATE ISA, 100% RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	97.9	450.6	44.1		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	97.9	450.6	44.1		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	473.	460.	473.	473.	454.	425.	446.	473.	0.	0.	451.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	473.	460.	473.	473.	454.	425.	446.	473.	0.	0.	451.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	11.	9.	10.	22.	27.	12.	1.	0.	0.	98.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	11.	9.	10.	22.	27.	12.	1.	0.	0.	98.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	0.0	0.0
3.0- 5.9	11.	90.7	1.0
6.0- 7.4	11.	267.7	3.0
7.5- 8.9	11.	347.8	3.9
9.0-11.9	27.	1040.1	28.5
12.0-14.9	80.	2892.2	231.6
15.0-19.9	86.	5178.3	447.8
20.0-24.9	72.	8749.5	628.4
25.0-29.9	35.	14223.6	502.7
30.0-OVER	35.	20973.1	741.3
TOTAL	376.	6883.8	2588.3

TABLE 13. PUBLIC VOC. SCHOOLS, MODERATE ISA, 100% RATES, NEG CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	313.3	877.1	274.8		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	313.3	877.1	274.8		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	918.	871.	918.	896.	853.	852.	909.	582.	0.	0.	877.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	918.	871.	918.	896.	853.	852.	909.	582.	0.	0.	877.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	45.	33.	36.	93.	41.	29.	3.	0.	0.	313.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	45.	33.	36.	93.	41.	29.	3.	0.	0.	313.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	-775.0	-26.4
3.0- 5.9	50.	-573.9	-28.5
6.0- 7.4	41.	-352.3	-14.4
7.5- 8.9	41.	-322.3	-13.2
9.0-11.9	124.	506.9	63.1
12.0-14.9	145.	2693.7	390.1
15.0-19.9	220.	5078.7	1115.6
20.0-24.9	137.	8740.7	1197.9
25.0-29.9	90.	14223.6	1285.8
30.0-OVER	90.	20973.1	1895.9
TOTAL	972.	6035.0	5866.0

TABLE 14. PUBLIC VOC. SCHOOLS, MODERATE ISA, 100% RAYES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	313.3	142.5	44.6		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	313.3	142.5	44.6		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	143.	141.	143.	143.	142.	143.	143.	143.	0.	0.	143.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	143.	141.	143.	143.	142.	143.	143.	143.	0.	0.	143.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	45.	33.	36.	93.	41.	29.	3.	0.	0.	313.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	45.	33.	36.	93.	41.	29.	3.	0.	0.	313.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	0.0	0.0
3.0- 5.9	50.	90.7	4.5
6.0- 7.4	41.	267.7	10.9
7.5- 8.9	41.	347.8	14.2
9.0-11.9	124.	1040.1	129.4
12.0-14.9	145.	2892.2	418.9
15.0-19.9	220.	5178.3	1137.5
20.0-24.9	137.	8749.5	1199.1
25.0-29.9	90.	14223.6	1285.8
30.0-OVER	90.	20973.1	1895.9
TOTAL	972.	6271.8	6096.2

TABLE 15. PRIVATE VOC. SCHOOLS, MODERATE ISA, 100% RATES, NEG CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	688.0	1035.7	712.6		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	688.0	1035.7	712.6		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	1109.	1043.	1109.	1087.	1017.	900.	1100.	773.	0.	0.	1036.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	1109.	1043.	1109.	1087.	1017.	900.	1100.	773.	0.	0.	1036.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	98.	69.	77.	203.	101.	61.	6.	0.	0.	688.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	98.	69.	77.	203.	101.	61.	6.	0.	0.	688.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	-775.0	-56.0
3.0- 5.9	105.	-573.9	-60.4
6.0- 7.4	87.	-352.3	-30.5
7.5- 8.9	87.	-322.3	-27.9
9.0-11.9	264.	506.9	133.9
12.0-14.9	308.	2693.7	828.4
15.0-19.9	466.	5078.7	2369.0
20.0-24.9	291.	8740.7	2543.8
25.0-29.9	192.	14223.6	2730.2
30.0-OVER	192.	20973.1	4025.8
TOTAL	2064.	6035.0	12456.3

TABLE 16. PRIVATE VOC. SCHOOLS, MODERATE ISA, 100% RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	688.0	325.4	223.8		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	688.0	325.4	223.8		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	334.	329.	334.	334.	325.	298.	334.	334.	0.	0.	325.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	334.	329.	334.	334.	325.	298.	334.	334.	0.	0.	325.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	98.	69.	77.	203.	101.	61.	6.	0.	0.	688.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	98.	69.	77.	203.	101.	61.	6.	0.	0.	688.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	0.0	0.0
3.0- 5.9	105.	90.7	9.5
6.0- 7.4	87.	267.7	23.2
7.5- 8.9	87.	347.8	30.1
9.0-11.9	264.	1040.1	274.8
12.0-14.9	308.	2892.2	889.5
15.0-19.9	466.	5178.3	2415.5
20.0-24.9	291.	8749.5	2546.3
25.0-29.9	192.	14223.6	2730.2
30.0-OVER	192.	20973.1	4025.8
TOTAL	2064.	6271.8	12945.0

TABLE 17. PUBLIC COLLEGES, LOW ISA, MARGINAL RATES, NEG. CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	317.4	517.5	164.2		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	317.4	517.5	164.2		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	842.	717.	601.	455.	420.	252.	342.	0.	0.	0.	518.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	842.	717.	601.	455.	420.	252.	342.	0.	0.	0.	518.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	56.	49.	40.	68.	46.	25.	0.	0.	0.	317.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	56.	49.	40.	68.	46.	25.	0.	0.	0.	317.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	-654.2	-21.3
3.0- 5.9	65.	-388.0	-25.2
6.0- 7.4	65.	-177.9	-11.6
7.5- 8.9	65.	39.9	2.6
9.0-11.9	158.	520.2	82.3
12.0-14.9	462.	1360.5	628.3
15.0-19.9	499.	2331.1	1162.4
20.0-24.9	414.	3954.0	1637.3
25.0-29.9	204.	6511.3	1326.9
30.0-OVER	204.	9693.9	1975.5
TOTAL	2168.	3116.8	6757.3

TABLE 18. PUBLIC COLLEGES, LOW ISA, MARGINAL RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	317.4	160.4	50.9		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	317.4	160.4	50.9		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	188.	175.	175.	158.	151.	128.	152.	0.	0.	0.	160.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	188.	175.	175.	158.	151.	128.	152.	0.	0.	0.	160.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	56.	49.	40.	68.	46.	25.	0.	0.	0.	317.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	56.	49.	40.	68.	46.	25.	0.	0.	0.	317.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	0.0	0.0
3.0- 5.9	65.	78.3	5.1
6.0- 7.4	65.	145.3	9.4
7.5- 8.9	65.	224.1	14.6
9.0-11.9	158.	635.6	100.6
12.0-14.9	462.	1372.9	634.0
15.0-19.9	499.	2340.7	1167.2
20.0-24.9	414.	3954.0	1637.3
25.0-29.9	204.	6511.3	1326.9
30.0-OVER	204.	9693.9	1975.5
TOTAL	2168.	3169.1	6870.6

TABLE 19. PRIVATE COLLEGES, LOW ISA, MARGINAL RATES, NEG. CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	79.0	604.1	47.7		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	79.0	604.1	47.7		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	1127.	915.	811.	594.	505.	349.	376.	168.	0.	0.	604.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	1127.	915.	811.	594.	505.	349.	376.	168.	0.	0.	604.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	11.	9.	10.	18.	16.	9.	1.	0.	0.	79.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	11.	9.	10.	18.	16.	9.	1.	0.	0.	79.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	-654.2	-3.7
3.0- 5.9	11.	-388.0	-4.4
6.0- 7.4	11.	-177.9	-2.0
7.5- 8.9	11.	39.9	0.4
9.0-11.9	27.	520.2	14.3
12.0-14.9	80.	1360.5	109.0
15.0-19.9	86.	2331.1	201.6
20.0-24.9	72.	3954.0	284.0
25.0-29.9	35.	6511.3	230.1
30.0-OVER	35.	9693.9	342.6
TOTAL	376.	3116.8	1171.9

TABLE 20. PRIVATE COLLEGES, LOW ISA, MARGINAL RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	79.0	355.4	28.1		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	79.0	-355.4	28.1		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	473.	429.	426.	377.	330.	287.	281.	168.	0.	0.	355.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	473.	429.	426.	377.	330.	287.	281.	168.	0.	0.	355.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	11.	9.	10.	18.	16.	9.	1.	0.	0.	79.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	11.	9.	10.	18.	16.	9.	1.	0.	0.	79.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	0.0	0.0
3.0- 5.9	11.	78.3	0.9
6.0- 7.4	11.	145.3	1.6
7.5- 8.9	11.	224.1	2.5
9.0-11.9	27.	635.6	17.4
12.0-14.9	80.	1372.9	110.0
15.0-19.9	86.	2340.7	202.4
20.0-24.9	72.	3954.0	284.0
25.0-29.9	35.	6511.3	230.1
30.0-OVER	35.	9693.9	342.6
TOTAL	376.	3169.1	1191.6

TABLE 21. PUBLIC VOC. SCHOOLS, LOW ISA, MARGINAL RATES, NEG. CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	199.1	552.2	110.0		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	199.1	552.2	110.0		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	797.	705.	579.	448.	393.	265.	381.	0.	0.	0.	552.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	797.	705.	579.	448.	393.	265.	381.	0.	0.	0.	552.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	41.	30.	23.	51.	12.	9.	0.	0.	0.	199.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	41.	30.	23.	51.	12.	9.	0.	0.	0.	199.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	-654.2	-22.3
3.0- 5.9	50.	-388.0	-19.2
6.0- 7.4	41.	-177.9	-7.3
7.5- 8.9	41.	39.9	1.6
9.0-11.9	124.	520.2	64.7
12.0-14.9	145.	1360.5	197.0
15.0-19.9	220.	2331.1	512.1
20.0-24.9	137.	3954.0	541.9
25.0-29.9	90.	6511.3	588.6
30.0-OVER	90.	9693.9	876.3
TOTAL	972.	2812.2	2733.5

TABLE 22. PUBLIC VOC. SCHOOLS, LOW ISA, MARGINAL RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	199.1	128.7	25.6		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	199.1	128.7	25.6		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	143.	136.	137.	125.	112.	111.	143.	0.	0.	0.	129.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	143.	136.	137.	125.	112.	111.	143.	0.	0.	0.	129.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	41.	30.	23.	51.	12.	9.	0.	0.	0.	199.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	41.	30.	23.	51.	12.	9.	0.	0.	0.	199.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	0.0	0.0
3.0- 5.9	50.	78.3	3.9
6.0- 7.4	41.	145.3	5.9
7.5- 8.9	41.	224.1	9.1
9.0-11.9	124.	635.6	79.1
12.0-14.9	145.	1372.9	198.8
15.0-19.9	220.	2340.7	514.2
20.0-24.9	137.	3954.0	541.9
25.0-29.9	90.	6511.3	588.6
30.0-OVER	90.	9693.9	876.3
TOTAL	972.	2899.0	2817.8

TABLE 23. PRIVATE VOC. SCHOOLS, LOW ISA, MARGINAL RATES, NEG. CONTRIBUTION

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	537.6	606.1	325.8		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	537.6	606.1	325.8		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	988.	802.	730.	487.	466.	265.	378.	29.	0.	0.	606.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	988.	802.	730.	487.	466.	265.	378.	29.	0.	0.	606.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	98.	68.	69.	143.	52.	33.	3.	0.	0.	538.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	98.	68.	69.	143.	52.	33.	3.	0.	0.	538.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	-654.2	-47.3
3.0- 5.9	105.	-388.0	-40.8
6.0- 7.4	87.	-177.9	-15.4
7.5- 8.9	87.	39.9	3.5
9.0-11.9	264.	520.2	137.4
12.0-14.9	308.	1360.5	418.4
15.0-19.9	466.	2331.1	1087.4
20.0-24.9	291.	3954.0	1150.7
25.0-29.9	192.	6511.3	1249.9
30.0-OVER	192.	9693.9	1860.8
TOTAL	2064.	2812.2	5804.5

TABLE 24, PRIVATE VOC. SCHOOLS, LOW ISA, MARGINAL RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	537.6	273.0	146.8		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	537.6	273.0	146.8		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	334.	301.	315.	256.	252.	193.	242.	29.	0.	0.	273.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	334.	301.	315.	256.	252.	193.	242.	29.	0.	0.	273.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	98.	68.	69.	143.	52.	33.	3.	0.	0.	538.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	98.	68.	69.	143.	52.	33.	3.	0.	0.	538.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	0.0	0.0
3.0- 5.9	105.	78.3	8.2
6.0- 7.4	87.	145.3	12.6
7.5- 8.9	87.	224.1	19.4
9.0-11.9	264.	635.6	167.9
12.0-14.9	308.	1372.9	422.2
15.0-19.9	466.	2340.7	1091.8
20.0-24.9	291.	3954.0	1150.7
25.0-29.9	192.	6511.3	1249.9
30.0-OVER	192.	9693.9	1860.8
TOTAL	2064.	2899.0	5983.5

TABLE 25. • PUBLIC COLLEGES, MODERATE ISA, MARGINAL RATES, NEG CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	621.2	626.0	388.9		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	621.2	626.0	388.9		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	923.	795.	847.	756.	617.	508.	467.	285.	0.	0.	626.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	923.	795.	847.	756.	617.	508.	467.	285.	0.	0.	626.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	62.	55.	58.	135.	175.	95.	8.	0.	0.	621.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	62.	55.	58.	135.	175.	95.	8.	0.	0.	621.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	-734.9	-23.9
3.0- 5.9	65.	-566.2	-36.8
6.0- 7.4	65.	-508.5	-33.1
7.5- 8.9	65.	-427.0	-27.8
9.0-11.9	158.	-30.7	-4.9
12.0-14.9	462.	618.9	285.8
15.0-19.9	499.	1403.3	699.7
20.0-24.9	414.	2795.1	1157.4
25.0-29.9	204.	5174.3	1054.5
30.0-OVER	204.	8365.0	1704.7
TOTAL	2168.	2202.8	4775.7

TABLE 26. PUBLIC COLLEGES, MODERATE ISA, MARGINAL RATES, TRUNCATED CONTR

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	621.2	170.7	106.0		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	621.2	170.7	106.0		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	188.	184.	180.	188.	175.	163.	147.	188.	0.	0.	171.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	188.	184.	180.	188.	175.	163.	147.	188.	0.	0.	171.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	62.	55.	58.	135.	175.	95.	8.	0.	0.	621.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	62.	55.	58.	135.	175.	95.	8.	0.	0.	621.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	0.0	0.0
3.0- 5.9	65.	20.5	1.3
6.0- 7.4	65.	58.9	3.8
7.5- 8.9	65.	78.4	5.1
9.0-11.9	158.	345.1	54.6
12.0-14.9	462.	749.7	346.2
15.0-19.9	499.	1464.1	730.0
20.0-24.9	414.	2797.0	1158.2
25.0-29.9	204.	5174.3	1054.5
30.0-OVER	204.	8365.0	1704.7
TOTAL	2168.	2333.3	5058.5

TABLE 27. PRIVATE COLLEGES, MODERATE ISA, MARGINAL RATES, NEG. CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	138.7	736.3	102.1		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	138.7	736.3	102.1		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	1208.	1054.	993.	1030.	843.	581.	576.	208.	0.	0.	736.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	1208.	1054.	993.	1030.	843.	581.	576.	208.	0.	0.	736.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	11.	11.	10.	25.	44.	23.	8.	0.	0.	139.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	11.	11.	10.	25.	44.	23.	8.	0.	0.	139.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	-734.9	-4.1
3.0- 5.9	11.	-566.2	-6.4
6.0- 7.4	11.	-508.5	-5.7
7.5- 8.9	11.	-427.0	-4.8
9.0-11.9	27.	-30.7	-0.8
12.0-14.9	80.	618.9	49.6
15.0-19.9	86.	1403.3	121.4
20.0-24.9	72.	2795.1	200.7
25.0-29.9	35.	5174.3	182.9
30.0-OVER	35.	8365.0	295.7
TOTAL	376.	2202.8	828.3

TABLE 28. PRIVATE COLLEGES, MODERATE ISA, MARGINAL RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	138.7	382.6	53.1		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	138.7	382.6	53.1		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	473.	461.	419.	468.	435.	343.	351.	190.	0.	0.	383.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	473.	461.	419.	468.	435.	343.	351.	190.	0.	0.	383.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	11.	11.	10.	25.	44.	23.	8.	0.	0.	139.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	11.	11.	10.	25.	44.	23.	8.	0.	0.	139.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	0.0	0.0
3.0- 5.9	11.	20.5	0.2
6.0- 7.4	11.	58.9	0.7
7.5- 8.9	11.	78.4	0.9
9.0-11.9	27.	345.1	9.5
12.0-14.9	80.	749.7	60.0
15.0-19.9	86.	1464.1	126.6
20.0-24.9	72.	2797.0	200.9
25.0-29.9	35.	5174.3	182.9
30.0-OVER	35.	8365.0	295.7
TOTAL	376.	2333.3	877.3

TABLE 29. PUBLIC VOC SCHOOLS, MODERATE ISA, MARGINAL RATES, NEG. CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	346.5	645.4	223.6		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	346.5	645.4	223.6		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	878.	750.	842.	711.	586.	489.	474.	240.	0.	0.	645.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	878.	750.	842.	711.	586.	489.	474.	240.	0.	0.	645.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	48.	33.	36.	103.	52.	37.	3.	0.	0.	346.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	48.	33.	36.	103.	52.	37.	3.	0.	0.	346.

PARENT'S/STUDENT'S CONTRIBUTION INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	-734.9	-25.0
3.0- 5.9	50.	-566.2	-28.1
6.0- 7.4	41.	-508.5	-20.8
7.5- 8.9	41.	-427.0	-17.4
9.0-11.9	124.	-30.7	-3.8
12.0-14.9	145.	618.9	89.6
15.0-19.9	220.	1403.3	308.3
20.0-24.9	137.	2795.1	383.1
25.0-29.9	90.	5174.3	467.7
30.0-OVER	90.	8365.0	756.2
TOTAL	972.	1964.8	1909.8

TABLE 30. PUBLIC VOC. SCHOOLS, MODERATE ISA, MARGINAL RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	346.5	134.1	46.5		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	346.5	134.1	46.5		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	143.	139.	142.	143.	134.	126.	117.	143.	0.	0.	134.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	143.	139.	142.	143.	134.	126.	117.	143.	0.	0.	134.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	48.	33.	36.	103.	52.	37.	3.	0.	0.	346.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	48.	33.	36.	103.	52.	37.	3.	0.	0.	346.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	0.0	0.0
3.0- 5.9	50.	20.5	1.0
6.0- 7.4	41.	58.9	2.4
7.5- 8.9	41.	78.4	3.2
9.0-11.9	124.	345.1	42.9
12.0-14.9	145.	749.7	108.6
15.0-19.9	220.	1464.1	321.6
20.0-24.9	137.	2797.0	383.3
25.0-29.9	90.	5174.3	467.7
30.0-OVER	90.	8365.0	756.2
TOTAL	972.	2147.1	2087.0

TABLE 31. PRIVATE VOC. SCHOOLS, MODERATE ISA, MARGINAL RATES, NEG. CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	827.3	754.7	624.4		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	827.3	754.7	624.4		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	1069.	924.	923.	902.	731.	586.	521.	164.	0.	0.	755.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	1069.	924.	923.	902.	731.	586.	521.	164.	0.	0.	755.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	103.	80.	77.	235.	132.	107.	20.	0.	0.	827.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	103.	80.	77.	235.	132.	107.	20.	0.	0.	827.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	-734.9	-53.1
3.0- 5.9	105.	-566.2	-59.6
6.0- 7.4	87.	-508.5	-44.1
7.5- 8.9	87.	-427.0	-37.0
9.0-11.9	264.	-30.7	-8.1
12.0-14.9	308.	618.9	190.3
15.0-19.9	466.	1403.3	654.6
20.0-24.9	291.	2795.1	813.4
25.0-29.9	192.	5174.3	993.2
30.0-OVER	192.	8365.0	1605.7
TOTAL	2064.	1964.8	4055.4

TABLE 32. PRIVATE VOC. SCHOOLS, MODERATE ISA, MARGINAL RATES, TRUNCATED CONTR.

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	827.3	300.0	248.2		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	827.3	300.0	248.2		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	334.	326.	307.	334.	309.	282.	256.	137.	0.	0.	300.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	334.	326.	307.	334.	309.	282.	256.	137.	0.	0.	300.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	103.	80.	77.	235.	132.	107.	20.	0.	0.	827.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	103.	80.	77.	235.	132.	107.	20.	0.	0.	827.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	0.0	0.0
3.0- 5.9	105.	20.5	2.2
6.0- 7.4	87.	58.9	5.1
7.5- 8.9	87.	78.4	6.8
9.0-11.9	264.	345.1	91.2
12.0-14.9	308.	749.7	230.6
15.0-19.9	466.	1464.1	682.9
20.0-24.9	291.	2797.0	814.0
25.0-29.9	192.	5174.3	993.2
30.0-OVER	192.	8365.0	1605.7
TOTAL	2064.	2147.1	4431.6

TABLE 33. PUBLIC COLLEGES, LOW ISA, CURRENT UNIFORM METHODOLOGY

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	241.9	2930.9	708.9		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	241.9	2930.9	708.9		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	4453.	4104.	3125.	2326.	2311.	1291.	1271.	0.	0.	0.	2931.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	4453.	4104.	3125.	2326.	2311.	1291.	1271.	0.	0.	0.	2931.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	49.	44.	31.	43.	23.	20.	0.	0.	0.	242.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	49.	44.	31.	43.	23.	20.	0.	0.	0.	242.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	-4265.5	-138.7
3.0- 5.9	65.	-2636.7	-171.5
6.0- 7.4	65.	-1308.7	-85.1
7.5- 8.9	65.	-29.4	-1.9
9.0-11.9	158.	1681.6	266.1
12.0-14.9	462.	5115.5	2362.3
15.0-19.9	499.	7731.6	3855.3
20.0-24.9	414.	11608.5	4807.0
25.0-29.9	204.	17121.9	3489.3
30.0-OVER	204.	23801.3	4850.5
TOTAL	2168.	8871.4	19233.2

TABLE 34. PRIVATE COLLEGES, LOW ISA, CURRENT UNIFORM METHODOLOGY

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	49.2	2757.9	135.7		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	49.2	2757.9	135.7		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	4738.	4176.	3184.	2378.	1827.	1028.	1556.	0.	0.	0.	2758.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	4738.	4176.	3184.	2378.	1827.	1028.	1556.	0.	0.	0.	2758.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	9.	8.	6.	11.	6.	3.	0.	0.	0.	49.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	9.	8.	6.	11.	6.	3.	0.	0.	0.	49.

PARENT'S/STUDENT'S CONTRIBUTION INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	-4265.5	-24.1
3.0- 5.9	11.	-2636.7	-29.7
6.0- 7.4	11.	-1308.7	-14.8
7.5- 8.9	11.	-29.4	-0.3
9.0-11.9	27.	1681.6	46.2
12.0-14.9	80.	5115.5	409.7
15.0-19.9	86.	7731.6	668.6
20.0-24.9	72.	11608.5	833.7
25.0-29.9	35.	17121.9	605.2
30.0-OVER	35.	23801.3	841.2
TOTAL	376.	8871.4	3335.7

TABLE 35. PUBLIC VOCATIONAL SCHOOLS, LOW ISA, CURRENT UNIFORM METHODOLOGY

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	167.9	3138.6	526.8		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	167.9	3138.6	526.8		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	4408.	4059.	3080.	2281.	2266.	1246.	1226.	0.	0.	0.	3139.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	4408.	4059.	3080.	2281.	2266.	1246.	1226.	0.	0.	0.	3139.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	38.	27.	19.	34.	7.	9.	0.	0.	0.	168.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	38.	27.	19.	34.	7.	9.	0.	0.	0.	168.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	-4265.5	-145.1
3.0- 5.9	50.	-2636.7	-130.7
6.0- 7.4	41.	-1308.7	-53.4
7.5- 8.9	41.	-29.4	-1.2
9.0-11.9	124.	1681.6	209.2
12.0-14.9	145.	5115.5	740.9
15.0-19.9	220.	7731.6	1698.4
20.0-24.9	137.	11608.5	1591.0
25.0-29.9	90.	17121.9	1547.8
30.0-OVER	90.	23801.3	2151.5
TOTAL	972.	7827.5	7608.3

TABLE 36. PRIVATE VOCATIONAL SCHOOLS, LOW ISA, CURRENT UNIFORM METHODOLOGY

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	376.5	3155.8	1188.1		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	376.5	3155.8	1188.1		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	4599.	4142.	3089.	2283.	2216.	1219.	1417.	0.	0.	0.	3156.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	4599.	4142.	3089.	2283.	2216.	1219.	1417.	0.	0.	0.	3156.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	82.	62.	44.	79.	18.	19.	0.	0.	0.	376.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	82.	62.	44.	79.	18.	19.	0.	0.	0.	376.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	-4265.5	-308.1
3.0- 5.9	105.	-2636.7	-277.6
6.0- 7.4	87.	-1308.7	-113.4
7.5- 8.9	87.	-29.4	-2.5
9.0-11.9	264.	1681.6	444.3
12.0-14.9	308.	5115.5	1573.2
15.0-19.9	466.	7731.6	3606.5
20.0-24.9	291.	11608.5	3378.4
25.0-29.9	192.	17121.9	3286.6
30.0-OVER	192.	23801.3	4568.7
TOTAL	2064.	7827.5	16155.9

TABLE 37. PUBLIC COLLEGES, SUGGESTED METHODOLOGY

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	161.4	394.1	63.6		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	161.4	394.1	63.6		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	598.	388.	355.	288.	288.	170.	0.	0.	0.	0.	394.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	598.	388.	355.	288.	288.	170.	0.	0.	0.	0.	394.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	33.	55.	31.	16.	22.	5.	0.	0.	0.	0.	161.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	33.	55.	31.	16.	22.	5.	0.	0.	0.	0.	161.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	33.	-410.5	-13.3
3.0- 5.9	65.	-84.7	-5.5
6.0- 7.4	65.	191.7	12.5
7.5- 8.9	65.	439.8	28.6
9.0-11.9	158.	942.3	149.1
12.0-14.9	462.	1941.7	896.7
15.0-19.9	499.	3085.2	1538.4
20.0-24.9	414.	4709.4	1950.1
25.0-29.9	204.	7098.0	1446.5
30.0-OVER	204.	9933.8	2024.4
TOTAL	2108.	3702.7	8027.5

TABLE 36. PRIVATE COLLEGES, SUGGESTED METHODOLOGY

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	47.2	456.0	21.6		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	47.2	456.0	21.6		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	883.	612.	448.	328.	329.	165.	196.	0.	0.	0.	456.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	883.	612.	448.	328.	329.	165.	196.	0.	0.	0.	456.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	6.	11.	9.	6.	9.	4.	3.	0.	0.	0.	47.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	6.	11.	9.	6.	9.	4.	3.	0.	0.	0.	47.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	6.	-410.5	-2.5
3.0- 5.9	11.	-84.7	-1.0
6.0- 7.4	11.	191.7	2.2
7.5- 8.9	11.	439.8	5.0
9.0-11.9	27.	942.3	25.9
12.0-14.9	80.	1941.7	155.5
15.0-19.9	80.	3005.2	266.8
20.0-24.9	72.	4709.4	338.2
25.0-29.9	35.	7096.0	256.9
30.0-OVER	35.	9933.8	351.1
TOTAL	376.	3702.7	1392.2

TABLE 39. PUBLIC VOCATIONAL SCHOOLS, SUGGESTED METHODOLOGY

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	117.0	396.0	46.3		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	117.0	396.0	46.3		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	333.	300.	333.	327.	265.	125.	0.	0.	0.	0.	396.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	333.	300.	333.	327.	265.	125.	0.	0.	0.	0.	396.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	34.	40.	18.	8.	16.	1.	0.	0.	0.	0.	117.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	34.	40.	18.	8.	16.	1.	0.	0.	0.	0.	117.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	34.	-410.5	-14.0
3.0- 5.9	50.	-84.7	-4.2
6.0- 7.4	41.	191.7	7.8
7.5- 8.9	41.	439.8	18.0
9.0-11.9	124.	942.3	117.2
12.0-14.9	145.	1941.7	281.2
15.0-19.9	220.	3065.2	677.7
20.0-24.9	137.	4709.4	645.4
25.0-29.9	90.	7098.0	641.8
30.0-OVER	90.	9933.8	898.0
TOTAL	972.	3363.0	3268.8

TABLE 40. PRIVATE VOCATIONAL SCHOOLS, SUGGESTED METHODOLOGY

	N	AVG.AMT	AGG.AMT	FUND	DIFF
NEED	332.8	460.2	153.2		
BEOG	0.0	0.0	0.0		
TOTAL	0.0	0.0	0.0		
UNMET	332.8	460.2	153.2		

AVERAGE AMOUNTS BY INCOME LEVEL (INCOME IN 000'S)

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	744.	507.	398.	320.	286.	217.	90.	0.	0.	0.	460.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	744.	507.	398.	320.	286.	217.	90.	0.	0.	0.	460.

NUMBER BY INCOME LEVEL

	0.0 2.9	3.0 5.9	6.0 7.4	7.5 8.9	9.0 11.9	12.0 14.9	15.0 19.9	20.0 24.9	25.0 29.9	30.0 OVER	TOTAL
NEED	72.	95.	54.	31.	61.	6.	14.	0.	0.	0.	333.
BEOG	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
UNMET	72.	95.	54.	31.	61.	6.	14.	0.	0.	0.	333.

PARENT'S/STUDENT'S CONTRIBUTION

INCOME	N	AVERAGE	AGGREGATE
0.0- 2.9	72.	-410.5	-29.7
3.0- 5.9	105.	-84.7	-8.9
6.0- 7.4	87.	191.7	16.6
7.5- 8.9	87.	439.8	38.1
9.0-11.9	264.	942.3	249.0
12.0-14.9	308.	1941.7	597.1
15.0-19.9	466.	3085.2	1439.1
20.0-24.9	291.	4709.4	1370.5
25.0-29.9	192.	7098.0	1362.5
30.0-OVER	192.	9933.8	1906.6
TOTAL	2064.	3363.0	6941.3